



Personal Accident

 **Enjoy total protection every
step of the way**

SmartCare VIP

Create an immediate emergency fund to
protect you and your family

Terrorism Covered!



With **SmartCare VIP**, you can create an immediate emergency fund to protect you and your family 24 hours a day, anywhere in the world

■ **Accidental Death**

SmartCare VIP will pay cash benefits in the event of accidental death or total permanent disablement. This benefit will help you and your family make the necessary adjustments to the loss of income for a period of time. Choose amongst the three plans that will suit you most.

■ **Total Permanent Disablement**

Accidents happen but very few of us plan for such unfortunate events. With **SmartCare VIP**, you will receive cash benefits that will help you and your family through this difficult time.

■ **Medical Expenses**

SmartCare VIP takes care of all the necessary medical treatment due to accidents. It covers hospitalisation and clinical treatment, wherever you are. In addition, if you choose alternative treatments, this plan also covers Chinese medication and services of a bonesetter.

This plan also pays for prostheses as well as crutches and wheelchairs, and post-hospitalisation weekly nursing care to ensure you get back on your feet as soon as you can.

■ **Personal Liability**

SmartCare VIP will also cover your liabilities, should you be liable to pay a third party for accidental bodily injury or accidental property damage.

■ **Repatriation or Funeral Expenses**

In the event of death due to accident while overseas, **SmartCare VIP** pays for repatriation expenses, or for local cases, funeral expenses.

■ **Bereavement Benefit**

As a special benefit for death due to dengue fever, a payment of RM5,000 will be made.

Additional Benefit (Optional)

■ **SmartCare VIP** gives you the option of receiving weekly payments if you are unable to attend to your usual occupation as a result of an accident.

■ **Sign up for SmartCare VIP today!**

With these comprehensive benefits, you will enjoy peace of mind every step of the way, whatever the predicament. Just call your agent or our Customer Service Hotline: **(603) 2170 8282** for more information.

■ Table of benefits/premium

BENEFITS	Plan 1	Plan 2	Plan 3
1. Accidental Death	RM1,000,000	RM2,000,000	RM3,000,000
2. Permanent Disablement	RM1,000,000	RM2,000,000	RM3,000,000
3. Medical Expenses including	RM10,000	RM20,000	RM30,000
3.1 Western Hospitalisation, Surgical and Clinical Treatment			
3.2 Chinese Physician Treatment (max RM50 per visit per day, RM500 per accident)			
3.3 Weekly Nursing Care Charges (max RM1,000 per week, RM4,000 per accident)			
3.4 Prostheses (max RM3,000 per accident)			
4. Personal Liability	RM500,000	RM1,000,000	RM1,500,000
5. Bereavement Benefit due to dengue fever	RM5,000	RM5,000	RM5,000
6. Repatriation or Funeral Expenses	RM10,000	RM15,000	RM20,000
ANNUAL PREMIUM			
Class 1	RM888	RM1,688	RM2,488
Class 2	RM1,338	RM2,588	-

ADDITIONAL BENEFIT (OPTIONAL)

Temporary Total Disablement (weekly benefit up to 104 weeks)	RM500	RM750	RM1,000
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ANNUAL PREMIUM

Class 1	RM100	RM150	RM200
Class 2	RM150	RM225	-

Note: All premiums are subject to 6% Service Tax.

Nature of Work - Classification of Occupation

Class 1: Professions and occupations involving non-manual work, administrative solely in offices or similar non-hazardous places.

Class 2: Professions and occupations involving non-manual work where there is some exposure to risk from the environment or which entail much travel, and occupations with mainly supervisory duties but which may include occasional manual work.

Frequent Questions and Answers

■ Who is eligible to be insured under this plan?

Individuals carrying out work under Class 1 occupation are eligible for Plan 1, 2 & 3 whilst those under Class 2 occupation can be insured under Plan 1 and 2 only.

■ What is the age limit?

Any person aged from 18 to 65 years old, renewable up to 75 years.

■ Is the medical expenses benefit payable per disability?

Yes, we will pay up to the sum insured for medical expenses for each accident and there is no limit to the number of claims made in any one year.

■ Does this plan offer weekly benefits in the event I am unable to work temporarily as a result of injuries due to an accident?

Yes, you may opt to buy an additional cover by paying a little more premium starting from RM100.

- **Does the premium increase at each renewal?**
No, this premium is fixed and payable on a yearly basis, regardless of the age of the Insured Person.
- **Please explain what is claimable for Chinese physician treatment under Medical Expenses Benefit.**
We will pay for treatment by Chinese herbalists/bonesetters provided they are registered Chinese physicians. The Insured is required to submit original receipts and we will reimburse the expenses incurred.
- **Who is AXA Affin General Insurance Berhad?**
AXA Affin General Insurance Berhad is a licensed general insurer incorporated in 1975. We are a member of the AXA Group, one of the world's leading insurer. In Malaysia, we are a member of the Affin Group, a leader in financial services sector. We have expertise in personal, business and health insurances. Our product range includes Motor, Household, Health, Accidental and Travel Insurance for individual customers as well as comprehensive plans specially designed for SMEs and other businesses. In addition, we provide insurance services in specialist fields such as Marine and Trade Credit.

Ask your insurance agent for more details

AXA Affin General Insurance Berhad (197501002042)

Ground Floor Wisma Boustead 71 Jalan Raja Chulan

50200 Kuala Lumpur

Tel: (603) 2170 8282 Fax: (603) 2031 7282

E-mail: customer.service@axa.com.my

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This brochure is not a contract of insurance. The precise terms, conditions and definitions are specified in the insurance policy. In the event of differences arising between the English and Bahasa Malaysia versions, the English version shall prevail.

Important Note:

1. Read this brochure before you decide to take out the SmartCare VIP Insurance Policy. Be sure to also read through the general terms and conditions of the Product Disclosure Sheet.
2. You should read and understand the insurance policy and discuss with the agent or contact us directly for more information.



Kemalangan Diri

Nikmati perlindungan menyeluruh dengan setiap langkah

SmartCare VIP

Wujudkan tabung kecemasan serta-merta untuk perlindungan anda dan keluarga anda
Perlindungan dari Serangan Pengganas!



Dengan **SmartCare VIP**, anda boleh mewujudkan tabung kecemasan untuk melindungi anda sekeluarga 24 jam sehari di serata dunia

■ **Kematian Akibat Kemalangan**

SmartCare VIP akan membayar manfaat tunai sekiranya berlaku sebarang kemalangan yang mengakibatkan kematian atau hilang upaya kekal. Manfaat ini dapat membantu anda dan keluarga membuat pelarasan ke atas kehilangan pendapatan untuk satu tempoh tertentu. Anda boleh memilih salah satu daripada tiga pelan yang bersesuaian dengan anda.

■ **Hilang Upaya Kekal**

Kemalangan sentiasa berlaku tetapi tidak ramai orang membuat persiapan untuk menghadapi kejadian malang. Dengan **SmartCare VIP**, anda akan menerima manfaat tunai di mana ia dapat membantu anda sekeluarga melalui masa kesukaran ini.

■ **Pebelanjaan Perubatan**

SmartCare VIP akan menguruskan segala rawatan perubatan yang perlu akibat kemalangan. Ia melindungi kemasukan hospital dan rawatan klinikal di mana jua anda berada. Sebagai tambahan, sekiranya anda memilih rawatan alternatif, pelan ini juga melindungi perubatan Cina dan perkhidmatan pakar tulang.

Pelan ini juga membayar peralatan sokongan dan rawatan jururawat mingguan selepas keluar dari hospital bagi memastikan anda sihat seperti sedia kala secepat mungkin.

■ **Liabiliti Diri**

SmartCare VIP juga melindungi liabiliti anda, sekiranya anda bertanggungjawab untuk membayar pihak ketiga bagi kejadian kecederaan anggota badan akibat kemalangan atau kerosakan harta benda.

■ **Perbelanjaan Penghantaran Jenazah atau Pengebumian**

Sekiranya berlaku kematian akibat kemalangan ketika berada di luar negara, **SmartCare VIP** akan membayar perbelanjaan penghantaran jenazah atau untuk kejadian tempatan, perbelanjaan pengebumian.

■ **Manfaat Perbelanjaan**

Bayaran sebanyak RM5,000 akan diberi sekiranya berlaku kematian akibat demam denggi.

Manfaat Tambahan (Pilihan)

■ **SmartCare VIP** memberi anda pilihan untuk menerima bayaran tunai mingguan apabila anda tidak berupaya melakukan tugas-tugas atau pekerjaan akibat kemalangan.

■ **Dapatkan SmartCare VIP hari ini!**

Dengan manfaat-manfaat komprehensif ini, anda akan dapat menikmati ketenangan setiap masa, walaupun di dalam situasi yang sukar. Untuk maklumat lanjut, sila hubungi agen anda atau Talian Khidmat Pelanggan kami: **(603) 2170 8282**

■ Jadual manfaat/premium

MANFAAT-MANFAAT	Pelan 1	Pelan 2	Pelan 3
1. Kematian Akibat Kemalangan	RM1,000,000	RM2,000,000	RM3,000,000
2. Hilang Upaya Kekal	RM1,000,000	RM2,000,000	RM3,000,000
3. Perbelanjaan Perubatan termasuk	RM10,000	RM20,000	RM30,000
3.1 Rawatan Klinik dan Hospital			
3.2 Perubatan Cina (maks. RM50 setiap lawatan sehari, RM500 setiap kemalangan)			
3.3 Bayaran Mingguan bagi Penjagaan Jururawat (maks. RM1,000 setiap minggu, RM4,000 setiap kemalangan)			
3.4 Peralatan Sokongan (maks. RM3,000 setiap kemalangan)			
4. Liabiliti Diri	RM500,000	RM1,000,000	RM1,500,000
5. Manfaat perbelanjaan akibat demam denggi	RM5,000	RM5,000	RM5,000
6. Perbelanjaan Penghantaran Jenazah dan Pengebumian	RM10,000	RM15,000	RM20,000

PREMIUM TAHUNAN

Kelas 1	RM888	RM1,688	RM2,488
Kelas 2	RM1,338	RM2,588	–

MANFAAT TAMBAHAN (PILIHAN)

Hilang Upaya Sementara (manfaat mingguan sehingga 104 minggu)	RM500	RM750	RM1,000
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PREMIUM TAHUNAN

Kelas 1	RM100	RM150	RM200
Kelas 2	RM150	RM225	–

Nota: Semua premium adalah tertakluk kepada Cukai Perkhidmatan 6%.

Sifat Tugas - Klasifikasi Pekerjaan

Kelas I: Profesion dan pekerjaan yang terlibat dalam tugas-tugas bukan manual, pentadbiran di dalam pejabat sahaja atau tempat-tempat tidak berbahaya yang seumpamanya.

Kelas II: Profesion dan pekerjaan yang melibatkan tugas-tugas bukan manual di mana terdapat sedikit pendedahan kepada risiko dari persekitaran atau yang mana melibatkan banyak perjalanan pekerjaan yang secara keseluruhannya melibatkan tugas penyeliaan tetapi mungkin sekali-sekala merangkumi tugas manual.

Soalan Anda Dijawab

■ Siapakah yang layak membeli pelan ini?

Individu yang mempunyai pekerjaan Kelas 1 layak untuk membeli Pelan 1, 2 dan 3 manakala individu dengan pekerjaan Kelas 2 boleh membeli Pelan 1 dan 2 sahaja.

■ Berapakah had umur untuk membeli pelan ini?

Sesiapa yang berumur dari 18 tahun sehingga 65 tahun layak membeli. Had umur pembaharuan polisi adalah sehingga umur 75 tahun.

■ Adakah perbelanjaan perubatan dibayar untuk setiap kemalangan?

Ya, kami akan membayar sehingga jumlah diinsuranskan bagi perbelanjaan perubatan untuk setiap kemalangan dan tiada had bagi jumlah tuntutan yang dibuat dalam satu tahun.

■ Adakah pelan ini menawarkan manfaat mingguan jikalau saya tidak berupaya bekerja buat sementara akibat kecederaan yang ditimpa daripada kemalangan?

Ya, seseorang boleh membayar premium tambahan bermula dari RM100 untuk mendapatkan perlindungan manfaat mingguan.

■ **Adakah premium akan meningkat pada setiap pembaharuan?**

Tidak, premium adalah tetap dan dibayar setahun sekali, tanpa mengambilkira usia Pihak Diinsurankan.

■ **Sila terangkan tuntutan untuk manfaat perubatan Cina di bawah Perbelanjaan Perubatan.**

Kami akan membayar kos rawatan oleh pakar herba/tulang tradisional Cina yang berdaftar. Pihak Diinsurankan perlu menyerahkan resit asal dan kami akan membayar balik perbelanjaan tersebut.

■ **Siapakah AXA Affin General Insurance Berhad?**

AXA Affin General Insurance Berhad merupakan syarikat insurans am berlesen yang ditubuhkan pada tahun 1975. Kami adalah ahli Kumpulan AXA, salah satu syarikat insurans yang terkemuka di dunia. Di Malaysia, kami adalah ahli Kumpulan Affin, pemimpin dalam sektor perkhidmatan kewangan. Kami mempunyai kepakaran dalam insurans peribadi, perniagaan dan kesihatan. Rangkaian produk kami termasuk insurans Motor, Rumah, Kesihatan, Kemalangan dan Pelancongan untuk pelanggan individu serta pelan komprehensif yang direka khas untuk PKS dan perniagaan lain. Di samping itu, kami menyediakan perkhidmatan insurans dalam bidang-bidang khusus seperti Marin dan Kredit Perdagangan.

Sila hubungi agen insurans anda untuk maklumat lanjut

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Risalah ini bukan satu kontrak insurans. Maklumat terperinci terdapat di dalam Polisi. Sekiranya terdapat perbezaan di antara Bahasa Inggeris dan Bahasa Malaysia, maka versi Bahasa Inggeris adalah dianggap muktamad.

Nota Penting:

1. Sila baca risalah ini sebelum anda membuat keputusan untuk membeli Polisi Insurans SmartCare VIP. Pastikan juga anda telah membaca terma-terma dan syarat-syarat am yang terdapat pada Lembaran Pendedahan Produk.
2. Anda hendaklah membaca dan memahami polisi insurans dan berbincang dengan pengantara insurans anda atau hubungi terus kami untuk keterangan lanjut.